

Information to identify the case:

Debtor 1	<u>William A. Stajduhar</u>	Social Security number or ITIN	xxx-xx-7527
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22002-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William A. Stajduhar

9/12/23

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William A. Stajduhar
Debtor

Case No. 18-22002-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 12, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2023:

Recip ID	Recipient Name and Address
db	+ William A. Stajduhar, 150 Maple Street, Canonsburg, PA 15317-1401
cr	+ Capital Services LVNV FUNDING, LLC its successors, PO BOX 10587, Greenville, SC 29603-0587
14868316	+ Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
15483654	GS Mortgage-Backed Securities Trust, et al., Shellpoint Mortgage Servicing, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
15455789	MTGLQ Investors, L.P., Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 13 2023 03:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 12 2023 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 13 2023 03:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 12 2023 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 12 2023 23:33:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, et al..., 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/Text: RASEBN@raslg.com	Sep 12 2023 23:33:00	THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue Suite 100, Boca Raton, FL 33487-2853
14833634	+ Email/Text: bankruptcycare@affinityfcu.com	Sep 12 2023 23:33:00	Affinity Federal Credit Union, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
14833635	EDI: CAPITALONE.COM	Sep 13 2023 03:22:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14833644	Email/Text: cfcbackoffice@contfinco.com	Sep 12 2023 23:33:00	Tbom / Contfin, PO Box 8099, Newark, DE 19714
14833636	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 12 2023 23:34:00	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
14833637	+ EDI: WFNNB.COM	Sep 13 2023 03:22:00	Comenity Capital Bank / Hsn, Po Box 182120, Columbus, OH 43218-2120
14833638	+ Email/PDF: creditonebknotifications@resurgent.com		

District/off: 0315-2

User: auto

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Date Rcvd: Sep 12, 2023

Form ID: 3180W

Total Noticed: 29

		Sep 12 2023 23:53:55	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14849774	Email/Text: collecadminbankruptcy@fnni.com		
		Sep 12 2023 23:33:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14833639	Email/Text: collecadminbankruptcy@fnni.com		
14883887	+ Email/Text: gbechakas@outlook.com	Sep 12 2023 23:33:00	Fnb Omaha, Po Box 3412, Omaha, NE 68103
		Sep 12 2023 23:33:00	Intercoastal Financial, LLC, 7954 Transit Road, #144, Williamsville, NY 14221-4117
14883956	Email/PDF: resurgentbknotifications@resurgent.com		
		Sep 12 2023 23:55:09	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15471197	+ Email/Text: mtgbk@shellpointmtg.com		
		Sep 12 2023 23:33:00	MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14833640	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Sep 12 2023 23:53:55	Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001
14833641	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Sep 12 2023 23:33:00	Nationstar / Mr. Cooper, 350 Highland Drive, Lewisville, TX 75067-4177
14834263	+ EDI: RECOVERYCORP.COM		
		Sep 13 2023 03:22:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14878323	EDI: Q3G.COM		
		Sep 13 2023 03:22:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14833642	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Sep 12 2023 23:34:00	Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-0505
14833643	+ EDI: RMSC.COM		
		Sep 13 2023 03:22:00	Synco / Care Credit, 950 Forrer Boulevard, Kettering, OH 45420-1469
14862289	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Sep 12 2023 23:33:00	The Bank of New York Mellon, et al..., c/o Nationstar Mortgage LLC, d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15304726	^ MEBN		
		Sep 12 2023 23:29:32	U.S. Bank Trust National Association, c/o Fay Servicing, LLC, Bankruptcy Department, P.O. Box 814609, Dallas, TX 75381-4609
14886519	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Sep 12 2023 23:34:00	Wilmington Savings Fund Society, FSB, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		GS Mortgage-Backed Securities Trust 202 2-RPL2
cr		MTGLQ Investors, L.P.
cr		MTGLQ Investors, L.P. c/o Shellpoint Mortgage Serv
cr		Select Portfolio Servicing, Inc.
cr		U.S. Bank National Association, not in its individ
cr		U.S. Bank Trust National Association, not in its in
cr		U.S. Bank Trust National Association
cr		U.S. Bank Trust National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust VII (NPL) bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor William A. Stajduhar dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Plaintiff William A. Stajduhar dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Kevin M Buttery	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS TRUSTEE FOR CWABS INC. ASSET-BACKED CERTIFICATES, SERIES 2004-BC1 kbuttery@rascrane.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al... pabk@logs.com, logsecf@logs.com
Matthew Christian Waldt	on behalf of Creditor Select Portfolio Servicing Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 9